Case 17-19627 Doc 1 Filed 06/29/17 Entered 06/29/17 13:10:42 Desc Main Document Page 1 of 8 Fill in this information to identify your case: United States Bankruptcy Court for the: UNITED STATES BANKRUPTCY COURT Northern District of Illinois NORTHERN DISTRICT OF ILLINOIS Case number (If known): Chapter you are filing under: ☐ Chapter 7 JUN 29 2017 ☐ Chapter 11 Chapter 12 JEFFREY P. ALLSTEAD III CLERK Chapter 13 Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name xxx - xx - 6 2 2 5 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer 9 xx - xx -\_\_\_\_\_ Identification number

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Debtor 1

Case number (if known)\_

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in		☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	Number Street	Number Street
	Unit /106	
	Chicago / 60649 City State ZIP Code	City State ZIP Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing this district to file for	Check one:	Check one:
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
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P	art 2: Tell the Court Abo	ut Your Bankruptcy Case
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
	are choosing to file under	☐ Chapter 7
		☐ Chapter 11
		☐ Chapter 12
ومارات الأنسانات		Chapter 13
8.	How you will pay the fee	□ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
		Ineed to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	No No No When 428 5 case number 5-329/8
		District When Case number
		MM / DD / YYYY
		District When Case number
10.	Are any bankruptcy	□ No
	cases pending or being filed by a spouse who is	Yes. Debtor Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?	District When Case number, if known
		Debtor Relationship to you
		DistrictWhen Case number, if known
	Do you rent your residence?	□ No. Go to line 12. □ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
		<ul> <li>□ No. Go to line 12.</li> <li>□ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.</li> </ul>

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Debtor 1

Document

Case number (if known)\_

Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  Can set appropriate deadlines. If you indicate that you are a small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the of the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definit Bankruptcy Code.	attach your tax return or if
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.  City State ZIP Code  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above  If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11.  Heankruptcy Code.	attach your tax return or if
Dusiness you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.  City  State  ZIP Code  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above  If you are filling under Chapter 11, the court must know whether you are a small business debtor are you as small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income are you as small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income are you are a small business debtor are of the definit business debtor, see 11 U.S.C. § 101(51D).	attach your tax return or if
ILC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.  City  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above  If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  I am not filing under Chapter 11.  No. I am filing under Chapter 11.  No. I am filing under Chapter 11.  No. I am filing under Chapter 11.  State  ZIP Code  ZIP Code	attach your tax return or if
Sole proprietorship, use a separate sheet and attach it to this petition.    City   State   ZIP Code	attach your tax return or if
City  Check the appropriate box to describe your business:  Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Commodity Broker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the of the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definit Bankruptcy Code.	attach your tax return or if
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S. Are you filing under Chapter 11, the court must know whether you are a small business debtor. Sankruptcy Code and are you a small business debtor. For a definition of small business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the other Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definit Bankruptcy Code.	attach your tax return or if
Chapter 11 of the  Bankruptcy Code and are you a small business debtor, you must a most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  Vo. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the other Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definit Bankruptcy Code.	attach your tax return or if
Bankruptcy Code.	
211/41 Paport if Vau Our or Hove Any Harriston	tion in the
art 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Atten	ntion
Do you own or have any property that poses or is	
alleged to pose a threat of imminent and identifiable hazard to	
public health or safety?	
Or do you own any property that needs immediate attention? If immediate attention is needed, why is it needed?	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	
Where is the property?	
Number Street	<del>, </del>

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Debtor 1

Single Middle Name Do

Case number (if known)
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Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	Det	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	t
credit counseling because of:	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

L	I am not required to receive a briefing a	bout
	credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

Active duty. I am currently on active military duty in a military combat zone.

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If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1

Case number (if known)

Pa	Answer These Que	stions for Reporting Purpos	ses	
16.	What kind of debts do you have?	16a. <b>Are your debts prima</b> l as "incurred by an individu	rily consumer debts? Consumer de aal primarily for a personal, family, or ho	abts are defined in 11 U.S.C. § 101(8) pusehold purpose."
		No Go to line 16b. Yes. Go to line 17.		
		money for a business or in	rily business debts? Business deba evestment or through the operation of the	ts are debts that you incurred to obtain ne business or investment.
		☐ No. Go to line 16c. ☐ Yes. Go to line 17.		
		16c. State the type of debts you	u owe that are not consumer debts or b	usiness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	hapter 7. Go to line 18.	PREMIETE PROPERTY PROGRAMMENT AND THE COMMENT ON THE PROPERTY PROP
	Do you estimate that after any exempt property is	administrative expense	ter 7. Do you estimate that after any exe es are paid that funds will be available t	empt property is excluded and odistribute to unsecured creditors?
excluded and administrative expenses are paid that funds will be				
Oww.	available for distribution to unsecured creditors?	rannamuna famina manamuni river animum animi	«Собится» пенечальниция», «пін брагот техничника писте акадейсь пенечання по приста муренция писте акадейсь п	
	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Pai	17. Sign Below			
Foi	ryou	correct.	nd I declare under penalty of perjury tha	
		If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed understand the relief available under e	, if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed
		If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someone and read the notice required by 11 U.S.	who is not an attorney to help me fill out C. § 342(b).
			th the chapter of title 11, United States	•
		I understand making a false state with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	It in fines up to \$250,000, or imprisonm	g money or property by fraud in connection enter for up to 20 years, or both.
		* Sync m or	v x	
		Signature of Debtor 1	Signatur	re of Debtor 2
		Executed onMM/_DD/Y	YYY	ed on

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Debtor 1	First Name Middle Name	Last Name	Case number (if known)	
bankrupt attorney	f you are filing this ccy without an	should understand that many themselves successfully. Beautiful and the should be should be should be should be should understand that many themselves are should understand the should be sho	idual, to represent yourself in bankruptcy court, but you people find it extremely difficult to represent cause bankruptcy has long-term financial and legal gly urged to hire a qualified attorney.	
If you are represented by an attorney, you do not need to file this page.		To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.		
		court. Even if you plan to pay a pain your schedules. If you do not list property or properly claim it as exalso deny you a discharge of all y case, such as destroying or hiding cases are randomly audited to de	d debts in the schedules that you are required to file with the articular debt outside of your bankruptcy, you must list that debt st a debt, the debt may not be discharged. If you do not list empt, you may not be able to keep the property. The judge can our debts if you do something dishonest in your bankruptcy g property, falsifying records, or lying. Individual bankruptcy termine if debtors have been accurate, truthful, and complete. rime; you could be fined and imprisoned.	
		If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.		
		Are you aware that filing for banks consequences?  No Ves	uptcy is a serious action with long-term financial and legal	
		inaccurate or incomplete, you cou	ud is a serious crime and that if your bankruptcy forms are ld be fined or imprisoned?	
		Did you pay or agree to pay some No Yes. Name of Person	one who is not an attorney to help you fill out your bankruptcy forms?  Preparer's Notice, Declaration, and Signature (Official Form 119).	
		have read and understood this not	at I understand the risks involved in filing without an attorney. I ice, and I am aware that filing a bankruptcy case without an rights or property if I do not properly handle the case.	
	×	Signature of Debtor 1	Signature of Debtor 2	
		Date MM / DD / YYYY	Date MM / DD / YYYY	
		Contact phone	Contact phone	
		Email address	Cell phone  Email address	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	e More		
Debtor (s)	)	Case No.	
	) )	Chapter	3

# List of Creditors

Arnold Scott 111 W Jackson #600 Chilago K 60604	Santander Pob 961245 F- Worth 7x 76161
City of Chicago Dept of Rev 12/ NIASalle Philo7A	
Chilago IL 68607.	